

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1. (Currently Amended) ~~[[A]]~~An improved computerized method of securely transacting electronic commerce in an insecure network (12), ~~the method (10) improving data security in the insecure network (12) by~~ comprising the steps of:

[[•]] operating on and between a user ~~[[ (18) ]]~~ which has established a commercial relationship with a certified trusted third party ~~[[ (22) ]]~~ and merchants (20a-20d); wherein said user has an established commercial relationship with a certified trusted third party;  
and

[[•]] utilizing a network link (14, 24) between the user ~~[[ (18) ]]~~ and the trusted third party ~~[[ (22) ]]~~ and utilizing a network link (14, 24) between the certified trusted third party ~~[[ (22) ]]~~ and the merchants (20a-20d); and

[[•]] utilizing a communication protocol which operates on the network link (14, 24) between the user ~~[[ (18) ]]~~ and the certified trusted third party ~~[[ (22) ]]~~ and ;

[[•]] utilizing a payment protocol, which is more secure than the communication protocol, which operates on the network link (14, 24) between the certified trusted third party ~~[[ (22) ]]~~ and the merchants (20a-20d), whereby, ; and

[[•]] ~~wherein the reduced security of the communication protocol is improved by the~~  
trust provided to the trusted third party ~~being~~ is established via an authentication using a  
certificate issued by a certification authority, thereby improving the security of said  
communication protocol.

2. (Currently Amended) The method of claim 1, wherein a server of the trusted  
third party ~~[[22]]~~, which is built into a housing ~~[[30]]~~ including a terminal interface  
permits, users ~~[[18]]~~ to select and purchase insurance products of insurance companies  
at a remote site ~~such as at an airport~~.

3. (Currently Amended) The method of claim 1, wherein the trusted third party  
~~[[22]]~~ is an employment consultant certified as a trusted third party ~~[[22]]~~, the  
merchants ~~(20a-20d)~~ are companies seeking employees, and the users ~~[[18]]~~ are persons  
seeking employment.

4. (Currently Amended) The computerized method of claim 1, further  
comprising the steps of:

[[•]] permitting the user ~~[[18]]~~, using a browser ~~(54, 102)~~ and a communication  
protocol, to access the trusted third party ~~[[22]]~~ in order to request broker services;

[[•]] ~~the trusted third party (22)~~ gathering of information by the trusted third party from  
web servers of the merchants ~~(20a-20d)~~ which offer competitive products which may  
satisfy the user's request;

[[•]] ~~the browser (54, 102)~~ presenting an interactive window to the user [[(18)]] which allows the user [[(18)]] to compare differences between the competitive products and choose between the competitive products;

[[•]] allowing the user ~~(18) choosing~~ to choose between the competitive products, thus selecting a merchant and issuing a payment order through the trusted third party [[(22)]] for the benefit of the merchant;

[[•]] ~~the trusted third party (22)~~ transmitting of the payment order by the trusted third party to the merchant using a payment protocol, which is more secure than the communication protocol, thus paying the merchant on behalf of the user [[(18)]]; and

[[•]] ~~the merchant and a bank (26) cooperating~~ using a payment protocol, which is more secure than the communication protocol enabling the merchant to cooperate with and receive payment from the bank [[(26)]].

5. **(Currently Amended)** The computerized method of claim 4 additionally comprising providing confirmation of payment on the payment order to the user [[(18)]].

6. **(Currently Amended)** The computerized method of claim 4 wherein the communication protocol is ~~the~~ an SSL protocol, the payment protocol is ~~the~~ an SET protocol, the browser ~~(54, 102)~~ is JAVA-enabled, and the interactive window is an applet.

7. **(Currently Amended)** A computerized method of enabling a trusted third party [[(22)]], interfacing with users [[(18)]] on an insecure network [[(12)]], to offer

users [[[18)]] the ability to browse and compare information and purchase products, using secure payment facilities irrespective of the level of security in communications between the user [[[18)]] and the trusted third party [[[22)]]], ~~the~~ said method [[[10)]] comprising the steps of:

[[•]] using a communication protocol, presenting a user [[[18)]] with an interface from which the user [[[18)]] can browse and request information concerning the products of merchants ~~(20a-20d)~~, and compare such information via an interactive window;

[[•]] gathering the requested information from merchants ~~(20a-20d)~~;

[[•]] using a communication protocol, providing the requested information to the user [[[18)]] via the interactive window;

[[•]] ~~upon the user's selection of a product offered by a merchant~~, receiving the user's payment order upon the user's selection of a product offered by a merchant;

[[•]] using a payment protocol, which is more secure than the communication protocol, transmitting the payment order to the selected merchant who may then receive payment thereon, and, subsequently, transmit confirmation of payment thereon to the trusted third party [[[22)]] whereby the reduced security of the communication protocol is improved by the trust provided to the trusted third party being established via an authentication under use of a certificate issued by a certification authority; and

[[•]] transmitting confirmation of payment to the user [[[18)]]].

8. **(Currently Amended)** The computerized method of claim 7 wherein the user ~~[[ (18) ]]~~ browses using a browser (54, 102) which is JAVA-enabled, and the interactive window is an applet.

9. **(Currently Amended)** The computerized method of claim 7 wherein the communication protocol is ~~the~~ an SSL protocol and the payment protocol is ~~the~~ an SET protocol.

10. **(Currently Amended)** A computerized method enabling a user ~~[[ (18) ]]~~ to browse and compare information and purchase products offered by merchants (20a-20d) using secure payment facilities irrespective of the available level of security in communications between the user ~~[[ (18) ]]~~ and the merchant, ~~the~~ said method ~~[[ (10) ]]~~ comprising the steps of:

~~[[•]]~~ using a communication protocol, transmitting requests for information concerning the products of interest provided by the merchants (20a-20d) to a trusted third party ~~[[ (22) ]]~~;

~~[[•]]~~ receiving such information via an interactive window configured by the trusted third party ~~[[ (22) ]]~~ ;

~~[[•]]~~ ~~upon the user's selection of a product offered by a merchant,~~ creating a payment order upon the user's selection of a product offered by a merchant which is transmitted to the merchant by the trusted third party ~~[[ (22) ]]~~ using a payment protocol, which is more secure than the communication protocol, the selected merchant then receiving payment

thereon, whereby the reduced security of the communication protocol is improved by the trust to the trusted third party being established via an authentication using a certificate issued by a certification authority; and

[[•]] receiving confirmation of payment.

11. **(Currently Amended)** The computerized method of claim 10 wherein the user [[(18)]] browses using a browser ~~(54, 102)~~ which is JAVA-enabled, and the interactive window is an applet.

12. **(Currently Amended)** The computerized method of claim 10 wherein the communication protocol is ~~the~~ an SSL protocol and the payment protocol is ~~the~~ an SET protocol.

13. **(Currently Amended)** A computerized method enabling a merchant to offer products in a forum in which users [[(18)]] may browse, compare the features of the merchant's products with products offered by other merchants ~~(20a-20d)~~ and purchase such products using secure payment facilities irrespective of the security in communications between the user [[(18)]] and the merchant, ~~the said~~ method [[(10)]] comprising the steps of:

[[•]] receiving a request from a trusted third party [[(22)]] for information;

[[•]] providing product information through an interactive window over a network [[(12)]] to the trusted third party [[(22)]];

[[•]] using a payment protocol, receiving a payment order through the trusted third party [[(22)]] from the user [[(18)]] who uses a communication protocol;

[[•]] using a payment protocol which is more secure than the communication protocol, obtaining payment on the payment order; whereby the reduced security of the communication protocol is improved by the trust provided to the trusted third party being established via an authentication under use of a certificate issued by a certification authority and

[[•]] transmitting confirmation of receipt of payment to the trusted third party [[(22)]] who may in turn provide confirmation to the user [[(18)]].

14. **(Currently Amended)** The computerized method of claim 13 wherein the user [[(18)]] browses using a browser ~~(54, 102)~~ which is JAVA-enabled, and the interactive window is an applet.

15. **(Currently Amended)** The computerized method of claim 13 wherein the communication protocol is ~~the~~ an SSL protocol and the payment protocol is ~~the~~ an SET protocol.

16. **(Currently Amended)** A computer-readable medium encoded with [[a]] an improved computerized method [[(10)]] of securely transacting electronic commerce in an insecure network (12), ~~the method (10) improving data security in the insecure network (12) by~~ comprising:

[[•]] operating on and between a user ~~[[ (18) ]]~~ ~~which has established a commercial relationship with a certified trusted third party~~ ~~[[ (22) ]]~~ and merchants ~~(20a-20d)~~, wherein said user has an established commercial relationship with a certified trusted third party;  
and

[[•]] utilizing a network link ~~(14, 24)~~ between the user ~~[[ (18) ]]~~ and the trusted third party ~~[[ (22) ]]~~ and utilizing a network link ~~[(14, 24)]~~ between the trusted third party ~~[[ (22) ]]~~ and the merchants ~~(20a-20d)~~; and

[[•]] utilizing a communication protocol which operates on the network link ~~(14, 24)~~ between the user ~~[[ (18) ]]~~ and the trusted third party ~~[[ (22) ]]~~; and

[[•]] utilizing a payment protocol, which is more secure than the communication protocol, which operates on the network link ~~(14, 24)~~ between the trusted third party ~~[[ (22) ]]~~ and the merchants ~~(20a-20d)~~, ~~whereby~~, wherein the reduced security of the communication protocol is improved by the trust provided to the trusted third party being is established via an authentication via a certificate issued by a certification authority, thereby improving the security of said communication protocol..

17. **(Currently Amended)** The method of claim 16 wherein the network link ~~(14, 24)~~ between the user ~~[[ (18) ]]~~ and the trusted third party ~~[[ (22) ]]~~ uses a communication protocol ~~such as the SSL protocol~~ and the network link ~~(14, 24)~~ between the trusted third party ~~[[ (22) ]]~~ and the merchant uses a payment protocol, which is more secure than the communication protocol, ~~such as the SET protocol.~~



18. **(New)** The method of claim 1, wherein the remote site is an airport.

19. **(New)** The method of claim 17, wherein the communication protocol is an SSL protocol.

20. **(New)** The method of claim 17, wherein the payment protocol is an SET protocol.